

Information to identify the case:

Debtor 1	<u>Shirley R Hamer</u>	Social Security number or ITIN	xxx-xx-9336
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22922-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shirley R Hamer

2/24/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shirley R Hamer
Debtor

Case No. 20-22922-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db	+ Shirley R Hamer, PO Box 121, Fayette City, PA 15438-0121
15298768	+ Ally Bank, PO Box 77404, Trenton, NJ 08628-6404
15298774	+ Central Loan, Po Box 77404, Ewing, NJ 08628-6404
15298775	+ Central Loan, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
15298778	+ Dominion Energy, PO Box 6090, Glen Allen, VA 23058-6090
15298779	Klingensmith Healthcare Inc., PO Box 16346, Pittsburgh, PA 15242-0346
15298780	+ Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
15298781	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 25 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2021 02:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 25 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2021 02:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15298771	+ EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15298769	+ EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15298773	EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15298777	+ EDI: CITICORP.COM	Feb 25 2021 04:13:00	Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
15298776	+ EDI: CITICORP.COM	Feb 25 2021 04:13:00	Citi/L.L. Bean, Po Box 6497, Sioux Falls, SD 57117-6497
15298782	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2021 02:18:27	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15298783	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2021 02:18:27	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15298784	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2021 02:24:20	Merrick Bank/CardWorks, Attn: Bankruptcy, Po

District/off: 0315-2

User: admin

Page 2 of 2

Date Rcvd: Feb 24, 2021

Form ID: 318

Total Noticed: 18

Box 9201, Old Bethpage, NY 11804-9001

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
15298772	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15298770	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ally Bank bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Shirley R Hamer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 5